

**UNITED STATES BANKRUPTCY COURT  
NORTHERN DISTRICT OF ILLINOIS  
EASTERN DIVISION**

In re:

GUILLERMINA CARDENAS

Debtor(s)

Case No. 05-22173

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**CHAPTER 13 STANDING TRUSTEE'S FINAL REPORT AND ACCOUNT**

Glenn Stearns, chapter 13 trustee, submits the following Final Report and Account of the administration of the estate pursuant to 11 U.S.C. § 1302(b)(1). The trustee declares as follows:

- 1) The case was filed on 06/03/2005.
- 2) The plan was confirmed on 11/18/2005.
- 3) The plan was modified by order after confirmation pursuant to 11 U.S.C. § 1329 on NA.
- 4) The trustee filed action to remedy default by the debtor in performance under the plan on NA.
- 5) The case was completed on 03/02/2010.
- 6) Number of months from filing to last payment: 57.
- 7) Number of months case was pending: 60.
- 8) Total value of assets abandoned by court order: NA.
- 9) Total value of assets exempted: \$11,050.00.
- 10) Amount of unsecured claims discharged without payment: \$58,936.53.
- 11) All checks distributed by the trustee relating to this case have cleared the bank.

**Receipts:**

Total paid by or on behalf of the debtor	\$19,770.00
Less amount refunded to debtor	\$0.00

**NET RECEIPTS:** **\$19,770.00**

**Expenses of Administration:**

Attorney's Fees Paid Through the Plan	\$2,394.00
Court Costs	\$0.00
Trustee Expenses & Compensation	\$941.52
Other	\$0.00

**TOTAL EXPENSES OF ADMINISTRATION:** **\$3,335.52**

Attorney fees paid and disclosed by debtor: \$306.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
BLOOMINGDALES	Unsecured	1,722.12	1,682.31	1,682.31	201.17	0.00
BOMBAY	Unsecured	1,174.27	NA	NA	0.00	0.00
CARD PROCESSING CENTER	Unsecured	622.00	NA	NA	0.00	0.00
CHASE HOME EQUITY	Unsecured	2,214.81	2,401.22	2,401.22	287.14	0.00
CITICARDS PRIVATE LABEL	Unsecured	346.85	NA	NA	0.00	0.00
COUNTRYWIDE FINANCIAL	Secured	NA	NA	NA	0.00	0.00
ECAST SETTLEMENT CORP	Unsecured	525.15	547.77	547.77	65.50	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	1,349.79	1,454.13	1,454.13	173.88	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	10,555.00	10,027.48	10,027.48	1,199.09	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	3,307.14	3,554.86	3,554.86	425.09	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	768.52	756.46	756.46	90.46	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	817.00	1,624.31	1,624.31	194.23	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	640.64	586.93	586.93	70.19	0.00
ECAST SETTLEMENT CORPORATION	Unsecured	5,422.87	5,410.02	5,410.02	646.93	0.00
FIA CARD SERVICES	Unsecured	2,757.34	NA	NA	0.00	0.00
GE CAF UNITED AUDIO CENTER	Unsecured	103.03	NA	NA	0.00	0.00
HOME DEPOT CREDIT SERVICES	Unsecured	257.89	NA	NA	0.00	0.00
KOHL'S	Unsecured	862.45	781.03	781.03	93.40	0.00
NATIONAL CAPITAL MGMT LLC	Unsecured	5,102.34	5,080.18	5,080.18	607.49	0.00
NORDSTROM FSB	Unsecured	1,931.79	1,764.44	1,764.44	210.99	0.00
PIER 1 IMPORTS	Unsecured	864.69	NA	NA	0.00	0.00
PORTFOLIO RECOVERY ASSOC	Unsecured	7,635.51	7,829.20	7,829.20	936.22	0.00
RETAILERS NATL BANK	Unsecured	3,113.25	NA	NA	0.00	0.00
ROUNDUP FUNDING LLC	Unsecured	1,630.93	1,536.64	1,536.64	183.75	0.00
ROUNDUP FUNDING LLC	Unsecured	1,290.36	1,214.07	1,214.07	145.18	0.00
ROUNDUP FUNDING LLC	Unsecured	575.17	538.46	538.46	64.39	0.00
ROUNDUP FUNDING LLC	Unsecured	4,866.06	4,845.80	4,845.80	4,845.80	0.00
ROUNDUP FUNDING LLC	Unsecured	5,110.01	5,102.34	5,102.34	5,102.34	0.00
ROUNDUP FUNDING LLC	Unsecured	654.28	670.74	670.74	80.21	0.00
SMC	Unsecured	1,370.82	1,215.99	1,215.99	145.41	0.00
TARGET NATIONAL BANK	Unsecured	3,821.59	3,755.38	3,755.38	449.07	0.00

**Scheduled Creditors:**

Creditor Name	Class	Claim Scheduled	Claim Asserted	Claim Allowed	Principal Paid	Int. Paid
TARGET NATIONAL BANK	Unsecured	1,872.86	1,810.96	1,810.96	216.55	0.00
THE CHILDRENS PLACE	Unsecured	1,940.97	NA	NA	0.00	0.00

**Summary of Disbursements to Creditors:**

	Claim <u>Allowed</u>	Principal <u>Paid</u>	Interest <u>Paid</u>
<b>Secured Payments:</b>			
Mortgage Ongoing	\$0.00	\$0.00	\$0.00
Mortgage Arrearage	\$0.00	\$0.00	\$0.00
Debt Secured by Vehicle	\$0.00	\$0.00	\$0.00
All Other Secured	\$0.00	\$0.00	\$0.00
<b>TOTAL SECURED:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>Priority Unsecured Payments:</b>			
Domestic Support Arrearage	\$0.00	\$0.00	\$0.00
Domestic Support Ongoing	\$0.00	\$0.00	\$0.00
All Other Priority	\$0.00	\$0.00	\$0.00
<b>TOTAL PRIORITY:</b>	<b>\$0.00</b>	<b>\$0.00</b>	<b>\$0.00</b>
<b>GENERAL UNSECURED PAYMENTS:</b>	<b>\$64,190.72</b>	<b>\$16,434.48</b>	<b>\$0.00</b>

**Disbursements:**

Expenses of Administration	<u>\$3,335.52</u>	
Disbursements to Creditors	<u>\$16,434.48</u>	
<b>TOTAL DISBURSEMENTS :</b>		<b><u>\$19,770.00</u></b>

12) The trustee certifies that, pursuant to Federal Rule of Bankruptcy Procedure 5009, the estate has been fully administered, the foregoing summary is true and complete, and all administrative matters for which the trustee is responsible have been completed. The trustee requests a final decree be entered that discharges the trustee and grants such other relief as may be just and proper.

Dated: 06/04/2010

By: /s/ Glenn Stearns

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Trustee

**STATEMENT:** This Unified Form is associated with an open bankruptcy case, therefore, Paperwork Reduction Act exemption 5 C.F.R. § 1320.4(a)(2) applies.